



**A Message from Ross Inouye,
Senior Vice President**

Aloha, everyone! Throughout the year, we've been celebrating 90 years of serving our community. HOCU started in 1936 as a small group of federal employees looking out for one another. Today, we're more than 20,000 members strong across Oahu. A lot has changed along the way, but our purpose hasn't: helping our members and communities build brighter futures.

Few organizations ever reach 90 years, and we got here because of you. Your trust and loyalty have carried us through every chapter of our HOCU story. So while it's our anniversary, this special milestone is really yours.

To say mahalo, we've put together special anniversary offers that are available now. And this month, we'll join credit unions across Oahu in celebrating International Credit Union Day.

Mahalo nui loa for being part of our first 90 years. We can't wait to write the next chapter with you.

Regards,



UPCOMING
EVENTS

**Shred-It Day is Back
October 17!**

Back by popular demand! Declutter your home and come join us for our **FREE Shred-It Day** on **Saturday, October 17 from 8 am - 12 pm!**

We'll have a Shred-It truck onsite to take your unwanted private documents. Stay tuned for event updates at myhocu.com/shred-it-day.

**HOCU Virtual Food Drive:
October 1 - November 30**

All proceeds will go directly to Hawaii Foodbank and their efforts to combat hunger across the islands. Visit myhocu.com/food-drive for more details.

**HOCU Supports Children's
Miracle Network**

Last month, HOCU was proud to take part in the Kapiolani Children's Miracle Network Radiothon, supporting care for keiki and families across Hawai'i. Our fundraising doesn't stop there. We're collecting donations through June 2027, and every gift makes a difference. Click [here](#) to donate now.

HOCU 90TH ANNIVERSARY
SPECIAL OFFERINGS

KASASA CASH BACK SPECIAL

90TH ANNIVERSARY SPECIAL

KASASA CASH BACK®

9%

CASH BACK

Celebrate with our **biggest** cash back offer!



Earn 9% cash back on up to \$500 in debit card purchases monthly. Qualify with 9 debit purchases, 1 direct deposit/ACH, and eStatements. No monthly fees and no minimum balance.

Call 808-777-5646 or visit any of our branches to open your Kasasa Cash Back account today. Click [here](#) to learn more.

90TH ANNIVERSARY CERTIFICATE SPECIAL



4.50%

APY*

for 9 month certificate

OTHER

December Staff Meeting

Our next staff meeting is scheduled for Tuesday, December 15, 2026.

All HOCU branches will open at 10:15 am for members.

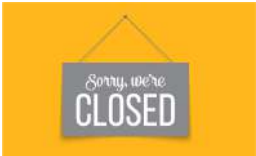
Nomination by Petition for Members Seeking to Serve on Board

Any member who wishes to run for a Board of Director seat may be nominated by a petition signed by at least 1% of HOCU's membership. Among the qualifications for a director position is the nominee must be at least 16 years old and not be an immediate family member of a director, committee member or employee of the credit union; other restrictions may apply. Nominees must submit completed petitions by Saturday, December 5 to the following address:

Honolulu FCU
Nominating Committee
P.O. Box 235862
Honolulu, HI 96823-3515

Please contact Mary Young at 808-777-5610 or myoung@myhocu.com if you have any questions.

Upcoming Holidays



The credit union will be closed in observance of the following holidays:

Indigenous Peoples' Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Christmas
Friday, December 25

New Year's Day
Friday, January 1

Please visit www.myhocu.com for more info on our hours.

Celebrate 90 years of HOCU with our best rate yet with 4.50% APY* on a 9-month certificate. Bring your money from another institution with only a \$500 minimum to open and no maximum. Call 808-777-5646 or visit any of our branches to open your certificate today.

**APY = Annual Percentage Yield Rates. Accurate as of 9/14/2026. Offer subject to change at any time without notice. Deposits must be from another financial institution. Early withdrawal penalties apply.*

VISA BALANCE TRANSFER PROMO



Transfer balances to your HOCU Visa Credit Card at 0% promo APR* through September 2027 billing cycle with only a 0.99% balance transfer fee. Up to \$25,000 can be transferred with as many cards as possible. This special offer ends December 31, 2026. Click [here](#) to learn more.

**APR = Annual Percentage Rate. Offer valid October 1, 2026 - December 31, 2026. After the promo period, rate reverts to 6.99% - 14.75% APR, based on creditworthiness.*

INTERNATIONAL CREDIT UNION WEEK



Experience the power of unity as we celebrate International Credit Union Week from October 13-17, 2026 and bring to life our theme of One Frequency: 90 Years Strong – a special tribute to our incredible legacy and membership.

Visit any of our branches on International Credit Union Day (Thursday, October 15) and receive a limited-edition 90th Anniversary bag (while supplies last). Don't miss this opportunity to experience the power of our credit union community. Discover all the details at myhocu.com.

